

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Charles Henry Evans
Jodie Ann Evans
Debtors

Case No. 17-03131-RNO
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-4
Date Rcvd: Jan 12, 2021

User: AutoDocke
Form ID: 3180W

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Total Noticed: 38

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 14, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Charles Henry Evans, Jodie Ann Evans, 12 South Maple Street, Mount Carmel, PA 17851-2053
4954427	+ APOTHAKER SCIAN PC, C/O CREDIT ONE BANK (CARD 1948), 520 FELLOWSHIP ROAD SUITE C306, PO BOX 5496, MT LAUREL NJ 08054-5496
4954422	+ CAPITAL ONE (CARD 0059), PO BOX 30285, SALT LAKE CITY UT 84130-0285
4954421	+ CAPITAL ONE (CARD 4477), PO BOX 30285, SALT LAKE CITY UT 84130-0285
4954429	ELAN FINANCIAL (CARD SERVICES), PO BOX 79048, ST LOUIS MO 63179
4954433	+ FIRST PREMIER BANK (CARD 0749), PO BOX 5524, SIOUX FALLS SD 57117-5524
4954431	+ FIRST PREMIER BANK (CARD 0885), PO BOX 5524, SIOUX FALLS SD 57117-5524
4954430	+ FIRST PREMIER BANK (CARD 0996), PO BOX 5524, SIOUX FALLS SD 57117-5524
4954432	+ FIRST PREMIER BANK (CARD 1602), PO BOX 5524, SIOUX FALLS SD 57117-5524
4954435	+ PENN CREDIT, C/O GEISINGER MEDICAL CENTER, 916 SOUTH 14TH STREET, PO BOX 988, HARRISBURG PA 17108-0988
4954426	+ PRESSLER AND PRESSLER LLP, C/O MIDLAND FUNDING CREDIT ONE BANK CARD, 7 ENTIN ROAD, PARSIPPANY NJ 07054-5020
4991737	U.S. Bank NA dba Elan National Financial Services, Bankruptcy Department, PO Box 108, St Louis, MO 63166-0108

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: PHINAMERI.COM	Jan 13 2021 00:13:00	AmeriCredit Financial Services, Inc. A/C dba GM Fi, P O Box 183853, Arlington, TX 76096-3853
cr	+ Email/Text: bankruptcy@bbandt.com	Jan 12 2021 19:13:00	BB&T now Truist, P.O. Box 1847, 100-50-01-51, Wilson, NC 27894-1847
4954303	EDI: PHINAMERI.COM	Jan 13 2021 00:13:00	Americredit Financial Services, Inc., A/C dba GM Financial, P O BOX 183853, Arlington, TX 76096
4986192	EDI: PHINAMERI.COM	Jan 13 2021 00:13:00	AmeriCredit Financial Services, Inc. dba GM Financ, P.O. Box 99605, Arlington, TX 76096-9605
4958940	+ EDI: PHINAMERI.COM	Jan 13 2021 00:13:00	AmeriCredit Financial Services, Inc. dba GM Financ, PO Box 183853, Arlington,, TX 76096-3853
4954419	+ EDI: TSYS2.COM	Jan 13 2021 00:13:00	BARCLAY CARD (CARD SERVICES), PO BOX 13337, PHILADELPHIA PA 19101-3337
4954420	Email/Text: bankruptcy@bbandt.com	Jan 12 2021 19:13:00	BB&T BANK, PO BOX 1847, WILSON NC 27894
4956449	Email/Text: bankruptcy@bbandt.com	Jan 12 2021 19:13:00	BB&T Bankruptcy, PO Box 1847, Wilson NC 27894
4954437	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Jan 12 2021 19:19:01	CARSON SMITHFIELD, C/O MERRICK BANK, PO BOX 9216, OLD BETHPAGE NY 11804-9016
4954439	+ Email/Text: bankruptcyntices@cbecompanies.com		

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		Jan 12 2021 19:13:00	CBE GROUP INC., C/O VERIZON, 1309 TECHNOLOGY PKWY, CEDAR FALLS IA 50613-6976
4989007	Email/PDF: MerrickBKNotifications@Resurgent.com		
		Jan 12 2021 19:18:49	CW Nexus Credit Card Holdings I, LLC, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
4954436	+ EDI: PHINAMERI.COM		
		Jan 13 2021 00:13:00	GM FINANCIAL, PO BOX 183853, ARLINGTON TX 76096-3853
4954425	EDI: JPMORGANCHASE		
		Jan 13 2021 00:13:00	CHASE HOME LENDING, PO BOX 469030, GLENDALE CO 80246
4985794	EDI: JPMORGANCHASE		
		Jan 13 2021 00:13:00	JPMorgan Chase Bank, NA, c/o Chase Records Center, ATTN: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203
4954434	+ EDI: LTDFINANCIAL.COM		
		Jan 13 2021 00:13:00	LTD FINANCIAL SERVICE, C/O FIRST SAVINGS, 7322 SOUTHWEST FREEWAY SUITE 1600, HOUSTON TX 77074-2134
4988872	Email/PDF: resurgentbknotifications@resurgent.com		
		Jan 12 2021 19:18:38	LVNV Funding, LLC its successors and assigns as, assignee of FNBM, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
4988873	Email/PDF: resurgentbknotifications@resurgent.com		
		Jan 12 2021 19:19:02	LVNV Funding, LLC its successors and assigns as, assignee of Capital One Bank (USA), N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
4954438	+ Email/PDF: MerrickBKNotifications@Resurgent.com		
		Jan 12 2021 19:18:49	MERRICK BANK, PO BOX 9216, OLD BETHPAGE NY 11804-9016
4988886	Email/PDF: MerrickBKNotifications@Resurgent.com		
		Jan 12 2021 19:19:01	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
4990180	+ EDI: MID8.COM		
		Jan 13 2021 00:13:00	MIDLAND FUNDING LLC, PO BOX 2011, WARREN, MI 48090-2011
4971792	EDI: PRA.COM		
		Jan 13 2021 00:13:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
4981625	+ EDI: JEFFERSONCAP.COM		
		Jan 13 2021 00:13:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
4954424	+ Email/PDF: resurgentbknotifications@resurgent.com		
		Jan 12 2021 19:18:38	RESURGENT CAPITAL SERVICES, C/O CAPITAL ONE (CARD 7111), PO BOX 10587, GREENVILLE SC 29603-0587
4954423	+ Email/PDF: resurgentbknotifications@resurgent.com		
		Jan 12 2021 19:18:38	RESURGENT CAPITAL SERVICES, C/O CAPITAL ONE (CARD 0728), PO BOX 10587, GREENVILLE SC 29603-0587
4954428	+ Email/PDF: resurgentbknotifications@resurgent.com		
		Jan 12 2021 19:19:01	RESURGENT CAPITAL SERVICES, C/O CREDIT ONE BANK (CARD 1723), PO BOX 10587, GREENVILLE SC 29603-0587
4974844	EDI: AIS.COM		
		Jan 13 2021 00:13:00	Verizon, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838

TOTAL: 26

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*	AmeriCredit Financial Services, Inc. dba GM Financ, P.O. Box 99605, Arlington, TX 76096-9605
cr	*P++	BB AND T, PO BOX 1847, WILSON NC 27894-1847, address filed with court:, BB&T Bankruptcy, P O Box 1847, Wilson, NC 27894

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 14, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 12, 2021 at the address(es) listed below:

Name	Email Address
Brian C Nicholas	on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
Charles J DeHart, III (Trustee)	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION bkgroup@kmlawgroup.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov
William E. Craig	on behalf of Creditor AmeriCredit Financial Services Inc. dba GM Financial ecfmail@mortoncraig.com, mortoncraigecf@gmail.com

TOTAL: 5

Information to identify the case:

Debtor 1	Charles Henry Evans	Social Security number or ITIN	xxx-xx-6982
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	Jodie Ann Evans	Social Security number or ITIN	xxx-xx-5476
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court Middle District of Pennsylvania			
Case number: 4:17-bk-03131-RNO			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Charles Henry Evans

Jodie Ann Evans

1/12/21**By the court:** Robert N. Opel II
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.